

Good afternoon Chairmen Crisco and Chairman Fontana and members of the Insurance and Real Estate committee. UnitedHealth Group offers products to individuals and families in over 40 states. In Connecticut, we offer individual coverage through Golden Rule Insurance. We currently cover over 20,000 Connecticut residents through individual major medical and short-term major medical coverage. Golden Rule has been offering health insurance products for more than 60 years. We oppose S.B. No. 822 (RAISED) AN ACT PROHIBITING GENDER DISCRIMINATION FOR INDIVIDUAL HEALTH INSURANCE POLICIES.

The New York Times recently ran a story talking about the alleged discrimination against women for health insurance premiums. Several other press outlets ran similar stories. As a result, numerous states are looking at the issue of gender rating, and many interest groups are trying to use the issue to show discrimination in the individual health insurance market. In reality, the premium differential between men and women in the individual health insurance market has been overstated.

In general, women do pay higher premiums when they are younger. They pay higher premiums primarily because:

- Women use more preventive care at younger ages, including annual check-ups, pap-smears, mammograms and pelvic exams.
- Preventive care causes women to find certain illnesses at earlier stages, which increases the cost of coverage at an earlier age.
- Women utilize maternity services during child-bearing years.

On the other hand, men pay higher premiums at older ages. They have a higher risk of heart disease and other illnesses that tend to start materializing after men turn 40.

We recently took a look at the individual market premiums that they charge across the country and have found that, despite what most of the advocates for unisex rating are arguing, health insurance premiums are actually less expensive for women than men. In addition, if a state were to implement unisex rating, women would end up paying more for health insurance coverage over their lifetimes, rather than less. We are working on a more detailed analysis and will be happy to share that with the committee when it is completed. Thank you for the opportunity to submit testimony on this bill.

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